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Application Serial No. 09/922,935
Attorney Docket No. 92654-004-401
Reply to Office Action dated Jan. 27, 2005

Attorney Docket No. 92654-004-401

PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: James G. Gatto

Application No.: 09/922,935

Group Art Unit: 2876

Filed: August 7, 2001

Examiner: Karl Frech

For: Electronic Fund Transfer or Transaction System

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Dear Sir:

The following is a response to the Office Action mailed January 27, 2005 in the above-identified application.

Amendments to the Drawings begin on page 2 of this paper, and include an attached replacement sheet.

Amendments to the Specification begin on page 3 of this paper.

Remarks begin on Page 5 of this paper.

This Response is accompanied by the required Petition for a four-month extension of time and authorization to charge the required extension of time fee to Deposit Account #033975.